



## Generic medications 101

With so many medications on the market today, it's difficult to know which options you have and which ones are the lowest cost. While only you and your doctor decide which medication is best for you, we can help you find which ones (brand or generic) may save you the most money. Let's start by learning more about generic medication options.

### Overview of generic medications

#### What is a generic medication and how is it different from the brand?

A generic is a medication that contains the same active ingredient(s), the component(s) of a medication that makes it work, as its brand counterparts. Generic medications may become available after the patent expires for the brand name medication. Before a generic medication can come to market, the U.S. Food and Drug Administration (FDA) reviews the medication to assure that it meets the same required standards as the brand medication.

#### Do all medications have a generic option available?

No. All medications have a generic name, but not all have a separate generic option available. Many brand name medications on the market now have a generic version available and many prescriptions dispensed are generic medications. However, there are only a limited number of generic alternatives available for certain specialty medications and for certain types of medications such as inhaled steroids (used in the first-line of treatment for asthma) and insulins for diabetes.

#### Are generic medications as effective and safe as brand name medications?

Yes. To be approved by the FDA, both the generic and the brand must:

- ▶ Contain the same active ingredient(s)
- ▶ Have the same indications, strength, dosage form, and route of administration

#### If generics have the same active ingredients as brands, why do they look different?

Generic medications may have a different shape or color than the brand name equivalent. They may contain different inactive ingredients, such as fillers and dyes, which can give a medication its color and size. These differences affect how it looks, not the effectiveness of the medication.

### Not all brands have a generic option available, but all have a generic name.

For example:

**Brand name:**

Effexor XR

**Generic name:**

venlafaxine  
extended release

**Active Ingredient:**

venlafaxine





## The cost of generic medications

### When is a generic more expensive than the brand?

When a generic medication is first introduced, several factors may impact how it is initially priced. One factor is an exclusivity period (normally six months) granted by the FDA to generic manufacturers. For those six months, the generic manufacturer has very limited competition.

During this time, UnitedHealthcare typically places the brand in the same or lower tier than its generic counterpart – allowing you to still receive the medication you need, at the same or lower copayment. Once the generic drops in price, we will review the strategy.

### How will I know if a generic medication is available and how much it costs?

The best way to determine the lowest cost medication available is to go to the pharmacy page on [myuhc.com](http://myuhc.com)<sup>®</sup>. My Rx Choices<sup>®</sup> helps you find lower-cost medications and allows you to price them at individual pharmacies. Or call the toll-free member phone number on the back of your health plan ID card.

### How do I obtain a generic medication?

Most retail and mail order pharmacies automatically substitute your brand medication prescription for a generic medication if one is available - you don't even have to ask and you may not need a new prescription from your doctor. However, if the brand medication is less expensive for you than the generic under your benefit plan, the pharmacist should dispense the brand. Go to [myuhc.com](http://myuhc.com) to see if a generic or other lower cost alternative is available.

